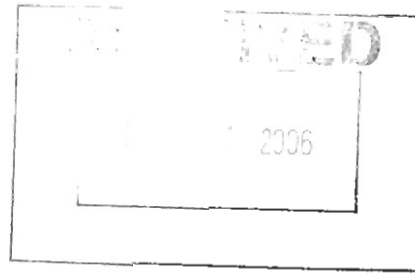


February 14, 2006

04-419 JJF

United States District Court
 For The District Of Delaware
 Boggs Building
 844 North King Street, Lockbox 18
 Wilmington, DE 19801
 (302) 573-6170
 Civil Action Numbers: 04-0419(JJF) &



Dear Judge Farnan

Judge Farnan, I presented to State Farm a settlement to dismiss all charges against them, as my only wish was to avoid exactly what has happened and is continually happening. Over the last few months there have been more than 20 homes being listed for sale and sold in the Emerald Ridge Community. (This is after my family and I were forced from our home) While I do not believe that it would be, nor is anyone's desire to live in a community where individuals can make up rules and not be accountable for them, as well as try enforcing others to pay for their actions, I also did not seek to cause any damage against the corporation either. My only goal was to have the court explain and set the rules as not to cause what was allowed to happen. To continue to allow costs to be assessed against the Emerald Ridge Service Corporation Insurance policy would be irresponsible and not in the best interest of the stockholders of the Corporation, and it is because of this, I have presented what I believe is a fair settlement as not to allow the utilization of the Insurance Policy, or the Corporations funds for any other proceedings, thus relieving State Farm from liability should they agree.

In that the US Court Of Appeals agreed that the issues against the other individuals belong in State Court, and I feel that my family has endured enough damage, and I as the Court believes these issues should never have escalated to this point, if the law and rules were merely followed, I would ask the court to entertain a settlement conference if Mr. Casarino and I cannot come to some agreement on our own to settle issues between State Farm, myself and my family. However, if the court entertains a settlement conference this should only include Mr. Casarino (as counsel for State Farm) and myself.

As I do hope that the court sees the gestures made by me (the only person damaged during these proceedings) to be in Good Faith, I do hope that if there cannot be a settlement reached, that the court would then do what is right, in awarding indemnification costs pursuant the insurance policy, in that State Farm does fall under this courts jurisdiction. While I can't think of any reason why State Farm would refuse the settlement proposal releasing them from association with these cases, I know that not everyone always does what is right, beneficial or within the boundaries of the law.

Regardless of what the outcome, all I can do is continue to pray that GOD keeps me and my family strong and pull us through the challenges we have faced, and that my children will someday understand why they had to leave their home. As to the other charges against the parties that this court and the Court Of Appeals ruled jurisdiction belongs in the state courts, there are pending charges against those persons individually, where State Farm has no association with them, as to try recovering the severe financial damages caused my family, which clearly lists the case against them personally.

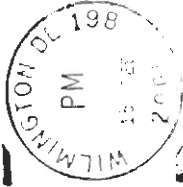
If this court feels that it was wrong to fight for the rights of others, where irreversible damage was caused to my family, I'm not here to argue this, but it is sad, when honest people are damaged because of persons not willing to do right. As a result of the damage already caused our children not only lost their home, but they may have to come out of their school as well, and I don't believe that further damage is warranted as to protect others, and continue hurting my family. We hear our children stating how much they miss their room and their home, because they are now limited to an apartment, until they can have a home again, and that makes me cry, because my good deeds hurt them. Financially, we will go from a home which was going to be paid in full this year to a mortgage double the amount we had, but in the end, somehow GOD will pull us through, but we don't plan on having a home in Delaware, because it has not been nice to us.

Sincerely,

Cathy D. Brooks-McCollum
 PO Box 12166
 Wilmington, DE 19850

cc: Stephen Casarino

PO BOX 12166
Wilmington, DE 19 850



Judge Farnan
United States District Court
For The District of Delaware
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Wilmington, DE 19801-3513